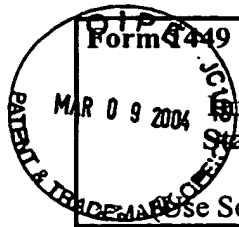
	Form 1449 (Modified)	Atty Docket No. VISAP073	Application No.: 10/660,263
	Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Applicant: Dominguez et al. Filing Date September 10, 2003	Group 3621

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>[Signature]</i>	A1	5,163,098	11/10/92	Dahbura			
	A2	5,420,926	05/30/95	Low et al.			
	A3	5,442,342	08/15/95	Kung			
	A4	5,485,510	01/16/96	Colbert			
	A5	5,544,322	08/06/96	Cheng et al.			
	A6	5,684,950	11/04/97	Dare et al.			
	A7	5,778,065	07/07/98	Hauser et al.			
	A8	5,815,665	09/29/98	Teper et al.			
	A9	5,826,241	10/20/98	Stein et al.			
	A10	5,826,245	10/20/98	Sandberg-Diment			
	A11	5,845,070	12/01/98	Ikudome			
	A12	5,884,272	03/16/99	Walker et al.			
	A13	5,903,878	05/11/99	Talati et al.			
	A14	5,991,738	11/23/99	Ogram			
	A15	5,999,596	12/07/99	Walker et al.			
	A16	6,052,675	04/18/00	Checchio			
	A17	6,070,241	05/30/00	Edwards et al.			
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Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
<i>[Signature]</i>	B1	WO 01/63878 A1	30.8.2001	PCT	H04L	29/06	X	
	B2	WO 01/69549 A1	20.9.2001	PCT	G07F	7/10	X	
	B3	WO 01/07873 A2	01.02.2001	PCT			X	
	B4	WO 99/46881	09/16/99	PCT				



Form 449 (Modified)

Information Disclosure
Statement By Applicant

(Use Several Sheets if Necessary)

Atty Docket No.

VISAP073

Applicant:

Dominguez et al.

Filing Date

September 10, 2003

Application No.:

10/660,263

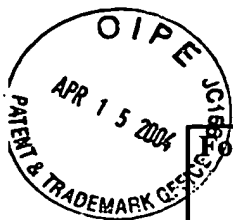
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gm	C1	Linn, "Practical Authentication for Distributed Computing," May 7-9, 1999, 1999 IEEE Computer Society Symposium on Research in Security and Privacy, Oakland, CA.
	C2	Sherman et al., "Secure Network Access Using Multiple Applications of AT&T's Smart Card," September/October 1994, AT&T Technical Journal.
	C3	Leach, "Dynamic Authentication for Smartcards," 1995, Computers & Security, vol. 14, no. 5, pgs. 385-389.
	C4	Ganesan, "The Yaksha Security System," March 1996, Communications of the ACM, vol. 39, no. 3, pgs. 55-60.
	C5	Zhou et al., "A Fair Non-Repudiation Protocol," May 6-8, 1996, 1996 IEEE Symposium on Security and Privacy, pgs. 55-61 Oakland, CA.
	C6	Bakker, "Mutual Authentication with Smart Cards," May 10-11, 1999, Proceedings of the USENIX Workshop on Smartcard Technology (Smartcard '99), pgs. 63-74, Chicago, Illinois.
	C7	http://www.orbiscom.com , June 30, 2000
Examiner	Date Considered	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP073 Applicant: Dominguez et al. Filing Date September 10, 2003	Application No.: 10/660,263 Group 3621
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date
<i>JK</i>	A1	5,712,913	1/27/98	Chaum			

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub- class	Translation	
							Yes	No
	B1							

Other Documents


Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	C1	
Examiner <i>John H. Thompson</i>		Date Considered <i>1/18/2005</i>

Examiner: *John H. Thompson* initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

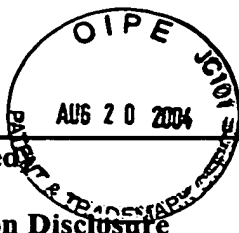
Application No.:
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3621

[illegible][illegible]

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	C1	Weller et al., "Online Payer Authentication Service," (VISAP064/P11500) U.S.S.N. 09/842,313, filed April 24, 2001, 69 pages.
	C2	Dominguez et al., "Online Account Authentication Service," (VISAP064C1), U.S.S.N. 10/156,271, filed May 24, 2002, 75 pages.
	C3	Dominguez et al., "Mobile Account Authentication Service," (VISAP070/P11802) U.S.S.N. 10/370,149, filed February 19, 2003, 81 pages.
	C4	Gerber et al., "Multiple Party Benefit from an Online Authentication Service," (VISAP082/P-15300) U.S.S.N. 10/838,719, filed May 3, 2004, 67 pages.
Examiner	John V. Hayes	
	Date Considered	1/18/2005

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP073/P13100	Application No.: 10/660,263
	Applicant: Dominguez et al.	
	Filing Date September 10, 2003	Group 3621

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-Class	Filing Date
<i>JK</i>	A1	6,381,316	04/30/02	Joyce et al.			

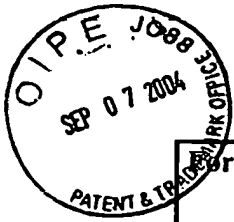
Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-Class	Translation	
							Yes	No
	B1							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	C1	
	C2	
	C3	
	C4	
Examiner	<i>John V. Joyce</i>	Date Considered <i>1/18/2005</i>

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP073 Applicant: Dominguez et al. Filing Date September 10, 2003	Application No.: 10/660,263 Group 3621
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>JM</i>	1.	United States District Court for the Northern District of Texas; Civil Action No.: CIV 3-03CV0976-L; "Defendants' Preliminary Invalidity Contentions"; Starpay.com, L.L.C., Plaintiffs vs. Visa International Service Associate and Visa U.S.A. Inc., Defendants; May 28, 2004.
Examiner	<i>John V. Nguyen</i> Date Considered <i>1/18/2005</i>	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP073/P13100 Applicant: Dominguez et al. Filing Date September 10, 2003	Application No.: 10/660,263 Group 3621
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>[Signature]</i>	A	2004/0177047	09/09/04	Graves et al.			
	B						
	C						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	J							
	K							
	L							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	
	P	
	Q	
	R	
Examiner	<i>[Signature]</i> Date Considered <i>1/10/2005</i>	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.